

Selling Points

Why Travelers?

{ A World of International Coverage and Service }

**One-Stop Source
Reduce Coverage Gaps**

Complements the needs of Travelers domestic customers with seamless coverage from one source. Total account solution helps you reduce coverage gaps, round out the account and solidify your client relationship.

Underwriting Expertise

Team of dedicated, experienced underwriters that understand the unique worldwide insurance needs of companies operating internationally.

Three Levels of Coverage

Tailored to address specific exposures ranging from the limited to extensive.

- **Option 1: International Coverage Extensions** – Conveniently incorporated into most Travelers domestic Commercial Accounts policies. Adds limited foreign coverage to domestic GL, Auto and Property policies via endorsement.
- **Option 2: Global CompanionSM** – Standalone non-admitted policy that effectively adjoins U.S. domestic policy and broadens foreign coverages.
- **Option 3: Controlled Master Program** – Includes all coverages under Global Companion plus customized local policies to comply with an individual country’s statutory insurance requirements.

Extensive Global Network

Strategic alliances with major insurance companies in more than 90 countries.

**Global Executive Support
Services**

- Medical assistance, including pre-trip medical information and help replacing medications.
- Personal assistance, such as replacing lost documents, locating lost luggage, and obtaining legal and business services.
- Assistance making emergency arrangements for employees, family members, and traveling companions in the event of an illness.

**Expert Risk Control &
Claim Service**

Experienced risk control staff located in the U.S., U.K., Ireland and Canada with full access to additional local resources around the world. Claim professionals, who have deep understanding and knowledge of cultures and practices, provide services locally.

Advantages

{ to working with Travelers }

- 150 Years of Insurance Experience
- Financial Strength – A.M. Best Rating of A+*
- Product Breadth – More Choices for You and Your Customers
- National Strength, Local Presence
- Expertise in Writing All Core Lines of Commercial Insurance in All States
- Extensive and Specialized Claim and Risk Control
- Full International Coverage and Service Capabilities

* A.M. Best’s rating of A+ applies to certain insurance subsidiaries of Travelers that are members of Travelers Insurance Companies pool. Other subsidiaries are included in another rating pool or are separately rated. For a listing of companies rated by A.M. Best and other rating services, visit travelers.com. Ratings listed herein are as of June 3, 2008, are used with permission, and are subject to changes by the rating services. For the latest rating, access www.ambest.com.

The Travelers Indemnity Company
and its property casualty affiliates
One Tower Square
Hartford, CT 06183

This material does not amend, or otherwise affect, the provisions or coverages of any insurance policy or bond issued by Travelers. It is not a representation that coverage does or does not exist for any particular claim or loss under any such policy or bond. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy or bond provisions, and any applicable law. Availability of coverage referenced in this document can depend on underwriting qualifications and state regulations.